B1 (Official Form 1)(04/13)						
United Eas	States Bank tern District of	ruptcy C New Yorl	lourt k			Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle):  Annunziata, John					ebtor (Spouse , <b>Tonilynn</b>	) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						oint Debtor in the last 8 years trade names):
Last four digits of Soc. Sec. or Individual-Taxpe (if more than one, state all)	ayer I.D. (ITIN)/Com	plete EIN	(if more	our digits o than one, state	all)	Individual-Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, 17 Allegheny Dr Farmingville, NY	_	ZIP Code	Street 17		Joint Debtor y Dr	(No. and Street, City, and State):  ZIP Code
County of Residence or of the Principal Place o Suffolk		11738		y of Reside	ence or of the	Principal Place of Business:
Mailing Address of Debtor (if different from str	eet address):		Mailin	ng Address	of Joint Debt	or (if different from street address):
	Г	ZIP Code	-			ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	r		•			
Type of Debtor (Form of Organization) (Check one box)		of Business				of Bankruptcy Code Under Which Petition is Filed (Check one box)
(tothe of original contents) (clock the box)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Health Care Bu☐ Single Asset R☐ in 11 U.S.C. §☐ Railroad☐ Stockbroker☐ Commodity Br☐ Clearing Bank	isiness eal Estate as de 101 (51B)	efined	☐ Chapt☐	er 7 er 9 er 11 er 12	☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests:		empt Entity		<b>-</b> D.1.	,	Nature of Debts (Check one box)
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Check box Debtor is a tax-ex under Title 26 of Code (the Interna	the United State	s	defined "incurr	•	
Filing Fee (Check one box  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to attach signed application for the court's considerat debtor is unable to pay fee except in installments.	individuals only). Mus ion certifying that the	t Deb Check if:	otor is a sr otor is not otor's aggr	a small busi regate nonco	debtor as defir ness debtor as d ntingent liquida	ter 11 Debtors  ned in 11 U.S.C. § 101(51D).  defined in 11 U.S.C. § 101(51D).  ated debts (excluding debts owed to insiders or affiliates)
Form 3A.  Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerate attach signed a	7 individuals only). Mu	Check all and A pl	applicable lan is beir eptances	e boxes: ng filed with of the plan w	this petition.	to adjustment on 4/01/16 and every three years thereafter). repetition from one or more classes of creditors,
Statistical/Administrative Information  Debtor estimates that funds will be available	o for distribution to u	nsecured credit	tore			THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt prop there will be no funds available for distribut	erty is excluded and	administrative		es paid,		
Estimated Number of Creditors	1,000- 5,001- 5,000 10,000		] 5,001- 0,000	50,001- 100,000	OVER 100,000	
Estimated Assets	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to	00,000,001 \$500 illion	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50		]  00,000,001  \$500	\$500,000,001 to \$1 billion		

**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): **Voluntary Petition** Annunziata, John Annunziata, Tonilynn (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: Eastern District 8-12-76944 11/30/12 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Richard Jacoby, Esq. March 24, 2014 Signature of Attorney for Debtor(s) (Date) Richard Jacoby, Esq. Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in П this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(04/13) Page 3

# **Voluntary Petition**

(This page must be completed and filed in every case)

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## X /s/ John Annunziata

Signature of Debtor John Annunziata

# X /s/ Tonilynn Annunziata

Signature of Joint Debtor Tonilynn Annunziata

Telephone Number (If not represented by attorney)

### March 24, 2014

Date

### Signature of Attorney\*

# X /s/ Richard Jacoby, Esq.

Signature of Attorney for Debtor(s)

### Richard Jacoby, Esq.

Printed Name of Attorney for Debtor(s)

#### Jacoby & Jacoby, Attorneys At Law

Firm Name

1737 North Ocean Avenue Medford, NY 11763

Address

# 631-289-4600

Telephone Number

### March 24, 2014

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

# Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Annunziata, John Annunziata, Tonilynn

### Signatures

# Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

_		
7	7	

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court Eastern District of New York

	John Annunziata			
In re	Tonilynn Annunziata		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont. Page 2 □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone. □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. /s/ John Annunziata

John Annunziata

Signature of Debtor:

Date:

March 24, 2014

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court Eastern District of New York

	John Annunziata			
In re	Tonilynn Annunziata		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Tonilynn Annunziata

Tonilynn Annunziata

Date: March 24, 2014

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

financial responsibilities.);

Page 2

B 6 Summary (Official Form 6 - Summary) (12/13)

# **United States Bankruptcy Court Eastern District of New York**

In re	John Annunziata,		Case No	
	Tonilynn Annunziata	,		
-		Debtors	Chapter	13

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	291,000.00		
B - Personal Property	Yes	3	33,850.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		358,929.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		47,951.15	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			6,715.78
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,061.18
Total Number of Sheets of ALL Schedu	ıles	19			
	To	otal Assets	324,850.00		
			Total Liabilities	406,880.15	

# **United States Bankruptcy Court Eastern District of New York**

In re	John Annunziata,		Case No.		
	Tonilynn Annunziata				
		Debtors	Chapter	13	_

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

# State the following:

Average Income (from Schedule I, Line 12)	6,715.78
Average Expenses (from Schedule J, Line 22)	6,061.18
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	9,583.34

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		49,929.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		47,951.15
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		97,880.15

B6A (Official Form 6A) (12/07)

In re	

John Annunziata, Tonilynn Annunziata

Debtors

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Nature of Debtor's Amount of Description and Location of Property Property, without Secured Claim Interest in Property Joint, or Deducting any Secured Claim or Exemption Community 291,000.00 339,429.00 17 Allegheny Dr West Tenancy by the entirety J Farmingville, NY 11738

Sub-Total > **291,000.00** (Total of this page)

Total > 291,000.00

B6B (Official Form 6B) (12/07)

In re	John Annunziata,	Case No.
	Tonilynn Annunziata	

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	ВОА	Checking Acct 3849	J	250.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Hous	sehold Goods	J	3,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Wear	ing Apparel	J	2,000.00
7.	Furs and jewelry.	Jewe	ılry	J	800.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
			T)	Sub-Total of this page)	al > 6,050.00

**2** continuation sheets attached to the Schedule of Personal Property

In re	John Annunziata,	
	Tonilynn Annunziata	

Case No.	
Case 110.	

# Debtors

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	401K		Н	6,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			Τ)	Sub-Tota of this page)	al > 6,000.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

In re	John Annunziata,
	Tonilynn Annunziata

Case No.		

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	200	6 Nissan Armada	н	18,000.00
	other vehicles and accessories.	200	3 Nissan Maxima	w	3,800.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

21,800.00

Total >

33,850.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re **John Annunziata, Tonilynn Annunziata** 

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

Check if debtor claims a homestead exemption that exceeds

\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

■ 11 U.S.C. §522(b)(2)
□ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C	ertificates of Deposit		
BOA Checking Acct 3849	11 U.S.C. § 522(d)(5)	250.00	250.00
Household Goods and Furnishings Household Goods	11 U.S.C. § 522(d)(3)	3,000.00	3,000.00
Wearing Apparel Wearing Apparel	11 U.S.C. § 522(d)(3)	2,000.00	2,000.00
<u>Furs and Jewelry</u> Jewelry	11 U.S.C. § 522(d)(4)	800.00	800.00
Interests in IRA, ERISA, Keogh, or Other Pension of 401K	or Profit Sharing Plans 11 U.S.C. § 522(d)(12)	6,000.00	6,000.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2003 Nissan Maxima	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	3,675.00 125.00	3,800.00

Total: 15,850.00 15,850.00

B6D (Official Form 6D) (12/07)

In re	John Annunziata,	
	Tonilynn Annunziata	

**Debtors** 

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Contingent". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_	$\overline{}$				_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN		DZJ_QD_D4	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 368834873			Opened 6/01/07 Last Active 5/24/11	] ⊤ [	DATED			
BSI Financial Services 314 S. Franklin Street Titusville, PA 16354		J	Mortgage  17 Allegheny Dr West Farmingville, NY 11738		ט			
		L	Value \$ 291,000.00	Ш			339,429.00	48,429.00
Account No. <b>2634324</b>			Opened 3/01/10 Last Active 4/30/11					
Capital One Auto Finance 3905 N Dallas Pkwy Plano, TX 75093		J	Auto Loan 2006 Nissan Armada					
			Value \$ 18,000.00	1			19,500.00	1,500.00
Account No.			Value \$					
Account No.								
			Value \$	-				
continuation sheets attached			S (Total of t	Subto		- 1	358,929.00	49,929.00
			(Report on Summary of Sc	1 s)	358,929.00	49,929.00		

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)  Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).  Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).  Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).  Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).  Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).  Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).  Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).  Wages, salaries, and commissions  Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).  Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).  Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).  Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).  Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).  Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).  Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).  Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).  Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).  Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).  Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not
<ul> <li>Contributions to employee benefit plans         Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).     </li> <li>Certain farmers and fishermen         Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).     </li> <li>Deposits by individuals         Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not     </li> </ul>
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).  Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
□ Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a meter vahiale or vascal while the debtor was intoxicated from using elected a drug or

0 continuation sheets attached

another substance. 11 U.S.C. § 507(a)(10).

B6E (Official Form 6E) (4/13)

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re	John Annunziata, Tonilynn Annunziata		Case No	
_		Debtors	<del>-</del> ,	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

	- area		ins to report on this benedule 1.					
CREDITOR'S NAME, MAILING ADDRESS	000	Hu	usband, Wife, Joint, or Community	CON	UN		D I	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	D E B T O R	J H H	CONSIDERATION FOR CLAIM. IF CLAIM	NT I NG E N	Q U I		PUTED	AMOUNT OF CLAIM
Account No. <b>5401683089311986</b>			Opened 3/01/10 Last Active 3/16/11 Credit card	T	D A T E D		Ī	
Chase Bank USA, N.A. Attn: Bankruptcy Dept P.O. Box 15145 Wilmington, DE 19850		J						3,690.00
Account No.		T		T	T	Ť		
Allied Interstate 3000 Corp. Exchange Dr. 5th Floor Columbus, OH 43231			Representing: Chase Bank USA, N.A.					Notice Only
Account No. <b>5424-1810-3218-6947</b>		T	Opened 5/01/08 Last Active 3/17/11 CreditCard	T	T	T		
Citibank Sd, Na Attn: Central Bankruptcy Po Box 20507 Kansas City, MO 64195		J						
	4	ot		$\downarrow$	ot	1		20,999.00
Account No. 5424-1807-7524-8765  Citibank Sd, Na Attn: Central Bankruptcy Po Box 20507 Kansas City, MO 64195		J	Opened 9/01/08 Last Active 12/24/10 CreditCard					9,181.00
		上	1	Sub	tota	⊥ al	1	·
continuation sheets attached			(Total of	this	paş	ge	;)	33,870.00

In re	John Annunziata,	Case No.
	Tonilynn Annunziata	

# Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		СО	U N	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DE B T O R	C A M	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	4 44114	CONTINGENT	UNLLQULDAHED	SPUTED	AMOUNT OF CLAIM
Account No.					Т	E		
United Collection Bureau 5620 Southwyck Blvd. Suite 206 Toledo, OH 43614			Representing: Citibank Sd, Na			D		Notice Only
Account No. 1667380381FD00002			Opened 1/01/09 Last Active 4/29/11					
Fed Loan Serv Po Box 69184 Harrisburg, PA 17106		н	Educational					Unknown
Account No. 1667380381FD00006	_		Opened 1/01/10 Last Active 4/29/11				Н	Olikilowii
Fed Loan Serv Pob 69184 Harrisburg, PA 17106		н	Educational					Unknown
Account No. 1667380381FD00005			Opened 1/01/10 Last Active 4/29/11					
Fed Loan Serv Pob 69184 Harrisburg, PA 17106		н	Educational					Unknown
Account No. 1667380381FD00001	$\vdash$		Opened 1/01/09 Last Active 4/29/11				Н	
Fed Loan Serv Po Box 69184 Harrisburg, PA 17106		н	Educational					Unknown
Sheet no1 of _4 sheets attached to Schedule of						ota		0.00
Creditors Holding Unsecured Nonpriority Claims				Total of th	is 1	pag	e)	3.00

In re	John Annunziata,	Case No.
	Tonilynn Annunziata	

# Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Account No. 2008001999471949 2011 **Line of Credit** First American Credit J PO Box 025724 Miami, FL 33102 1.932.85 Account No. 103911756518 Opened 9/11/07 Last Active 5/24/10 **AutoLease** GMAC J Po Box 130424 Roseville, MN 55113 1.803.00 Account No. **GC Services Limited Partn** Representing: 6330 Gulfton GMAC **Notice Only** Houston, TX 77081 Account No. 6019-1830-0267-7060 Opened 2/01/08 Last Active 12/24/10 ChargeAccount Gemb/care Credit J Po Box 981439 El Paso, TX 79998 4,797.00 Account No. **Daniels Norelli Scully &** Representing: Cecere P.C. Gemb/care Credit **Notice Only** One Old Country Rd. Suite LL5 Carle Place, NY 11514 Sheet no. 2 of 4 sheets attached to Schedule of Subtotal 8,532.85 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

In re	John Annunziata,	Case No.
	Tonilynn Annunziata	

# Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	I.c.		ahand Wife laint as Community	10	·Ti	П	i
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			DISPUTED	AMOUNT OF CLAIM
Account No. 6019-1910-1127-4746			Opened 2/01/10 Last Active 5/01/11	┑	E		
Gemb/sleepys Po Box 981439 El Paso, TX 79998		н	ChargeAccount				1,064.00
Account No. <b>7001-1911-3302-2054</b>	╁		Opened 4/01/07 Last Active 4/21/11	+	+		1,004.00
Hsbc Best Buy Attn: Bankruptcy Po Box 5263 Carol Stream, IL 60197		н	ChargeAccount				2,426.00
Account No. 5155-9900-6544-7322  Orchard Bank/HSBC PO Box 80061 Salinas, CA 93912	-	J	2012 Credit Card				,
							467.36
Account No. 10061088950  Stony Brook Medicine PO Box 29320 New York, NY 10087		J	04/2012 Medical				
Account No.	-			+	-	-	843.60
MCS Claim Services 123 Frost Street Suite 150 Westbury, NY 11590			Representing: Stony Brook Medicine				Notice Only
Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	?	<u> </u>	(Total o	Sub f this			4,800.96

In re	John Annunziata,	Case No.
	Tonilynn Annunziata	

# Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

						_		
CREDITOR'S NAME,	000	1	sband, Wife, Joint, or Community		N N	1	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG	۱'n	ì	SPUTED	AMOUNT OF CLAIM
, ,	R			N G E N T	D A T E D	?	D L	
Account No. 10055162381	4		2011 Medical	Ι΄	Ė	;		
Stony Brook Univ Hosp PO Box 29320 New York, NY 10087-9320		J	medical					670.24
Account No.	┝			+	+	+	-	672.34
	1							
MCS Claim Services 123 Frost Street Suite 150 Westbury, NY 11590			Representing: Stony Brook Univ Hosp					Notice Only
Account No. Index #BATO 98 836	╁		07/20/1998	+	t	+	+	
Town Supervisor Town of Babylon 200 E Sunrise Hwy		н	17 Allegheny Dr West Farmingville, NY 11738					
Lindenhurst, NY 11757								75.00
Account No.	t			$\dagger$		†		
Account No.				+	+	†		
Sheet no4 of _4 sheets attached to Schedule of				Sub	tot-	a1	$\dashv$	
Creditors Holding Unsecured Nonpriority Claims			(Total of t					747.34
			(Report on Summary of So		Fot		- 1	47,951.15
			(Keport on Summary of So	J11C(	aul	CS	" L	•

In re John Annunziata, Case No. \_\_\_\_\_\_\_
Tonilynn Annunziata

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Debtors

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

B6G (Official Form 6G) (12/07)

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

In re John Annunziata, Case No. \_\_\_\_\_\_
Tonilynn Annunziata

Debtors

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

B6H (Official Form 6H) (12/07)

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Fill	in this information to identify your	case:						
Del	otor 1	nziata			_			
	otor 2 Tonilynn Ar	nnunziata			_			
Uni	ted States Bankruptcy Court for the	e: EASTERN DISTRICT	OF NEW YORK		_			
	se number nown)		-				d filing ent showing post-petit	
$\bigcirc$	fficial Form P.G.					13 income a	as of the following da	te:
	fficial Form B 6l chedule I: Your Inc	ama				MM / DD/ Y	YYY	12/13
sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not fili ur spouse is not filing w On the top of any additi	ing jointly, and your ith you, do not inclu	spouse i de inforr	s living w	ith you, incl out your spo	ude information abouse. If more space	out your is needed,
1.	Fill in your employment							
	information.		Debtor 1			_	or non-filing spous	e
	If you have more than one job, attach a separate page with information about additional	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>			■ Emplo	•	
	employers.	Occupation	AVP Project Ma	nager		Unempl	loyed	
	Include part-time, seasonal, or self-employed work.	Employer's name	JP Morgan Chas	se				
	Occupation may include student or homemaker, if it applies.	Employer's address	277 Park Ave New York, NY 1	0017				
		How long employed t	here? 7 Month	ns				
Par	t 2: Give Details About Mo	nthly Income						
spou If yo	mate monthly income as of the cuse unless you are separated.  u or your non-filing spouse have me space, attach a separate sheet to	ore than one employer, o	,		, ,		, ,	ŭ
					For D	ebtor 1	For Debtor 2 or non-filing spouse	1
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	9,583.34	\$	<u>0</u>
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$0.0	<u>0</u>
4.	Calculate gross Income. Add li	ine 2 + line 3.		4.	\$ <u>9</u> ,	583.34	\$0.00	

Official Form B 6I Schedule I: Your Income page 1

John Annunziata Debtor 1 Debtor 2 Tonilynn Annunziata Case number (if known) For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here 9.583.34 0.00 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 2,150.36 0.00 Mandatory contributions for retirement plans 5b. \$ \$ 5b. 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. \$ 0.00 0.00 5d. Required repayments of retirement fund loans 5d. \$ \$ 0.00 0.00 5e. Insurance 5e. 552.76 0.00 **Domestic support obligations** 5f. 5f. 0.00 0.00 5g. **Union dues** 5g. 0.00 0.00 5h.+ 5h. Other deductions. Specify: 401K 70.84 0.00 **Employee AD&D** 8.50 0.00 Dependent AD&D Child 0.50 \$ 0.00 AD&D Adult 6.00 \$ 0.00 \$ **Child Supp Term Life** 0.52 0.00 LTD 25.58 0.00 **Spouse Term Life** 27.00 0.00 **Employee Supp Term Life** 25.50 0.00 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 2,867.56 0.00 7. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 6,715.78 0.00 List all other income regularly received: 8 Net income from rental property and from operating a business, 8a. profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. 0.00 0.00 8b. Interest and dividends 8b. 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent 8c. regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 **Unemployment compensation** 8d. 8d. 0.00 0.00 8e. **Social Security** 8e. 0.00 0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. 0.00 0.00 Specify: 8g. Pension or retirement income 8g. 0.00 0.00 Other monthly income. Specify: 8h.+ 0.00 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. 0.00 0.00 10. Calculate monthly income. Add line 7 + line 9. 10. 0.00 6,715.78 6,715.78 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 12. 6,715.78 applies Combined monthly income

Debtor 1 Debtor 2	ebtor 2 Tonilynn Annunziata		Case number (if known)	
13. <b>Do</b> :	you expect an incr	ease or decrease within the year after you file this form?		
_	Yes. Explain:			

Fill	in this information to identify	your case:				
Deb	otor 1 John Ann	unziata		Check	if this is:	
				☐ An	amended filing	
		Annunziata				g post-petition chapter 13
(Sp	ouse, if filing)			exp	penses as of the foll	owing date:
Uni	ited States Bankruptcy Court fo	or the: EASTERN DISTRICT OF NEW	YORK	N	MM / DD / YYYY	
	se number			□ As	separate filing for D	ebtor 2 because Debtor 2
(If k	known)			ma	nintains a separate h	ousehold
O:	fficial Form B 6J					
	chedule J: Your l	- Expenses				12/1
Be a	as complete and accurate as j	possible. If two married people are filing				correct
	ormation. If more space is ne known). Answer every question	eded, attach another sheet to this form.	On the top of any addition	al pages,	write your name a	nd case number
Part	Is this a joint case?	ehold				
	□ No. Go to line 2.					
	Yes. Does Debtor 2 live	in a separate household?				
	■ No					
	_	ust file a separate Schedule J.				
		ast the a separate selecture 3.				
2.	Do you have dependents?	□ No				
	Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Dependent's relations Debtor 1 or Debtor 2	hip to	Dependent's age	Does dependent live with you?
	Do not state the dependents'				_	□ No
	names.		Daughter		3	Yes
			Son		4	□ No
			3011		<del>-</del>	■ Yes □ No
						☐ Yes
			-			□ No
						☐ Yes
3.	Do your expenses include	■ No				
	expenses of people other th yourself and your depende					
Part	Estimate Vous Ongo	sing Monthly Expenses				
		oing Monthly Expenses or bankruptcy filing date unless you are	using this form as a suppl	lement in a	a Chapter 13 case	to report
exp		ankruptcy is filed. If this is a supplemen				
		on-cash government assistance if you ked it on <i>Schedule I: Your Income</i> (Officia			Your exp	enses
4.	The rental or home owners and any rent for the ground of	<b>chip expenses for your residence.</b> Include or lot.	e first mortgage payments	4. \$		2,541.18
	If not included in line 4:					
	4a. Real estate taxes			4a. \$		0.00
		's, or renter's insurance		4b. \$		150.00
		epair, and upkeep expenses		4c. \$		0.00
5		tion or condominium dues ents for your residence, such as home eq	wity loons	4d. \$ 5. \$		0.00
5.	- Auumonai mortgage paym	and for your residence, such as nome eq	juity 10aiis	J. Þ		0.00

ebtor 1	John Annunziata			
ebtor 2	Tonilynn Annunziata	Case num	ber (if known)	
Utili	nies.			
6a.	Electricity, heat, natural gas	6a.	\$	450.00
6b.	Water, sewer, garbage collection	6b.	\$	40.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	250.00
6d.	Other. Specify:	6d.	\$	0.00
	and housekeeping supplies	7.	\$	910.00
	care and children's education costs	8.	\$	
	ning, laundry, and dry cleaning	9.	\$	0.00
				280.00
	onal care products and services	10.	\$	100.00
	ical and dental expenses	11.	\$	200.00
	sportation. Include gas, maintenance, bus or train fare.	12.	\$	500.00
	ot include car payments.  rtainment, clubs, recreation, newspapers, magazines, and books	13.	\$	
			· -	0.00
	itable contributions and religious donations	14.	\$	0.00
	rance.			
15a.	ot include insurance deducted from your pay or included in lines 4 or 20.  Life insurance	15a.	\$	0.00
	Health insurance	15a. 15b.		0.00
150.		150. 15c.	· -	
			· -	200.00
15d.	1 ,	15d.	\$	0.00
	s. Do not include taxes deducted from your pay or included in lines 4 or 20.	16	d.	0.00
Spec		16.	\$	0.00
	llment or lease payments:	17	¢.	440.00
	Car payments for Vehicle 1	17a.	·	440.00
17b.	Car payments for Vehicle 2	17b.	· · · · · · · · · · · · · · · · · · ·	0.00
17c.	Other. Specify:	17c.		0.00
	Other. Specify:	17d.	\$	0.00
	payments of alimony, maintenance, and support that you did not report as de	ducted	¢.	0.00
	your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.		
	r payments you make to support others who do not live with you.		\$	0.00
Spec		19.		
	r real property expenses not included in lines 4 or 5 of this form or on Schedule			0.00
	Mortgages on other property	20a.	·	0.00
20b.		20b.		0.00
20c.	Property, homeowner's, or renter's insurance	20c.	· ·	0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
Othe	r: Specify:	21.	+\$	0.00
Vom	monthly expenses. Add lines 4 through 21.	22.	\$	6,061.18
		22.	Ф	0,001.10
	esult is your monthly expenses.  ulate your monthly net income.			
	·	23a.	¢	6 74 5 70
	Copy line 12 (your combined monthly income) from Schedule I.			6,715.78
230.	Copy your monthly expenses from line 22 above.	23b.	-\$	6,061.18
22				
23c.		23c.	\$	654.60
	The result is your <i>monthly net income</i> .	230.	Ψ	
For ex your r	ou expect an increase or decrease in your expenses within the year after you fil tample, do you expect to finish paying for your car loan within the year or do you expect your mornortgage?		ncrease or decreas	se because of a modification to
N	0.			
ПΥ	es. Explain:			

**B6 Declaration (Official Form 6 - Declaration).** (12/07)

John Annunziata

# **United States Bankruptcy Court** Eastern District of New York

In re	Tonilynn Annunziata			Case No.				
			Debtor(s)	Chapter	13			
	DECLARATION CONCERNING DEBTOR'S SCHEDULES							
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR							
	I declare under penalty of perjusheets, and that they are true and correct				es, consisting of 21			
Date	March 24, 2014	Signature	/s/ John Annunziata John Annunziata Debtor	1				
Date	March 24, 2014	Signature	/s/ Tonilynn Annunziata Joint Debtor					

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

# **United States Bankruptcy Court Eastern District of New York**

In re	John Annunziata Tonilynn Annunziata	Case No.		
		Debtor(s)	Chapter	13

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$19,166.68 2014 Employment-Husband \$79,609.00 2013 Employment-Husband \$79,067.00 2012 Employment-Husband

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$14.043.00 2013 Pension - Husband

2

AMOUNT SOURCE

\$2,430.00 2012 Unemployment - Wife \$1,089.00 2012 Pension - Husband

### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
PAYMENTS
AMOUNT PAID
OWING
Capital One Auto Finance
3905 N Dallas Pkwy
1/14
Plano, TX 75093
AMOUNT PAID
OWING
\$1,050.00
\$0.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

## 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

# 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Jacoby & Jacoby, Attorneys At Law 1737 NORTH OCEAN AVENUE MEDFORD, NY 11763 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 3/1/14 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1500.00

4

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

## 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

5

### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

E NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

## 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

# NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. L

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

7

### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

## 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

\_

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

## 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

# ${\bf 23}$ . Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

## 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

B7 (Official Form 7) (04/13)

8

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	March 24, 2014	Signature	/s/ John Annunziata	
		_	John Annunziata	
			Debtor	
Date	March 24, 2014	Signature	/s/ Tonilynn Annunziata	
		_	Tonilynn Annunziata	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 8-14-71189-ast Doc 1 Filed 03/24/14 Entered 03/24/14 11:36:59

## **United States Bankruptcy Court Eastern District of New York**

In re	John Annunziata Tonilynn Annunziata		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPENS.			` ,
(	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(becompensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of or	f the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept			4,000.00
	Prior to the filing of this statement I have received		\$	1,500.00
	Balance Due		\$	2,500.00
2. 7	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compensa	ation with any other person	n unless they are memb	pers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names			
5.	In return for the above-disclosed fee, I have agreed to rende	r legal service for all aspec	ets of the bankruptcy c	ase, including:
ŀ	<ul> <li>Analysis of the debtor's financial situation, and rendering on Preparation and filing of any petition, schedules, statemes.</li> <li>Representation of the debtor at the meeting of creditors at [Other provisions as needed]</li> <li>Negotiations with secured creditors to redure affirmation agreements and applications 522(f)(2)(A) for avoidance of liens on house</li> </ul>	nt of affairs and plan which and confirmation hearing, a uce to market value; ex as needed; preparation	h may be required; and any adjourned hea cemption planning;	rings thereof;
6. I	By agreement with the debtor(s), the above-disclosed fee doo Representation of the debtors in any discharany other adversary proceeding.	es not include the followin argeability actions, jud	g service: licial lien avoidanc	es, relief from stay actions or
	C	CERTIFICATION		
	certify that the foregoing is a complete statement of any agrankruptcy proceeding.	reement or arrangement for	r payment to me for re	presentation of the debtor(s) in
Dated	: March 24, 2014	/s/ Richard Jaco		
		Richard Jacoby, Jacoby & Jacoby 1737 North Ocea Medford, NY 117 631-289-4600	y, Attorneys At Law an Avenue	

#### **United States Bankruptcy Court** Eastern District of New York

In re	John Annunziata Tonilynn Annunziata		Case No.	
		Debtor(s)	Chapter	13

### **VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s) or attorney for the debtor(s) hereby verify that the attached matrix (list of creditors) is true and correct to the best of their knowledge.

Date:	March 24, 2014	/s/ John Annunziata	
		John Annunziata	
		Signature of Debtor	
Date:	March 24, 2014	/s/ Tonilynn Annunziata	
		Tonilynn Annunziata	
		Signature of Debtor	
Date:	March 24, 2014	/s/ Richard Jacoby, Esq.	
		Signature of Attorney	
		Richard Jacoby, Esq.	
		Jacoby & Jacoby, Attorneys At Law	
		1737 North Ocean Avenue	
		Medford, NY 11763	
		631-289-4600	

USBC-44 Rev. 9/17/98

Allied Interstate 3000 Corp. Exchange Dr. 5th Floor Columbus, OH 43231

BSI Financial Services 314 S. Franklin Street Titusville, PA 16354

Capital One Auto Finance 3905 N Dallas Pkwy Plano, TX 75093

Chase Bank USA, N.A. Attn: Bankruptcy Dept P.O. Box 15145 Wilmington, DE 19850

Citibank Sd, Na Attn: Central Bankruptcy Po Box 20507 Kansas City, MO 64195

Daniels Norelli Scully & Cecere P.C. One Old Country Rd. Suite LL5 Carle Place, NY 11514

Fed Loan Serv Po Box 69184 Harrisburg, PA 17106

Fed Loan Serv Pob 69184 Harrisburg, PA 17106

First American Credit PO Box 025724 Miami, FL 33102

G M A C Po Box 130424 Roseville, MN 55113 GC Services Limited Partn 6330 Gulfton Houston, TX 77081

Gemb/care Credit Po Box 981439 El Paso, TX 79998

Gemb/sleepys Po Box 981439 El Paso, TX 79998

Hsbc Best Buy Attn: Bankruptcy Po Box 5263 Carol Stream, IL 60197

MCS Claim Services 123 Frost Street Suite 150 Westbury, NY 11590

Orchard Bank/HSBC PO Box 80061 Salinas, CA 93912

Stony Brook Medicine PO Box 29320 New York, NY 10087

Stony Brook Univ Hosp PO Box 29320 New York, NY 10087-9320

Town Supervisor Town of Babylon 200 E Sunrise Hwy Lindenhurst, NY 11757

United Collection Bureau 5620 Southwyck Blvd. Suite 206 Toledo, OH 43614

B 22C (Official Form 22C) (Chapter 13) (04/13)

	John Annunziata	According to the calculations required by this statement:
In re	Tonilynn Annunziata	☐ The applicable commitment period is 3 years.
Case N	Debtor(s)  Jumber:	■ The applicable commitment period is 5 years.
Case	(If known)	■ Disposable income is determined under § 1325(b)(3).
	,	$\square$ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

### CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPO	RT OF INCOME				
	Marital/filing status. Check the box that applies and comple	te the balance of this part of this stat	emen	t as directed.		
1	a. Unmarried. Complete only Column A ("Debtor's Inco	me") for Lines 2-10.				
	b. Married. Complete both Column A ("Debtor's Incom	e'') and Column B ("Spouse's Inco	me'')	for Lines 2-10		
	All figures must reflect average monthly income received from		Column A	C	olumn B	
	calendar months prior to filing the bankruptcy case, ending of			Debtor's		Spouse's
	the filing. If the amount of monthly income varied during the six-month total by six, and enter the result on the appropriate			Income		Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$	9,583.34	\$	0.00
3	Income from the operation of a business, profession, or far enter the difference in the appropriate column(s) of Line 3. If profession or farm, enter aggregate numbers and provide deta number less than zero. Do not include any part of the busin a deduction in Part IV.					
		btor Spouse	4			
	a. Gross receipts \$	0.00 \$ 0.00	4			
	b. Ordinary and necessary business expenses \$	0.00 \$ 0.00 Line b from Line a	  \$	0.00	¢	0.00
4	the appropriate column(s) of Line 4. Do not enter a number 1 part of the operating expenses entered on Line b as a dedu		1			
·	a. Gross receipts \$	0.00 \$ 0.00	1			
	b. Ordinary and necessary operating expenses \$	0.00 \$ 0.00				
	c. Rent and other real property income Subtract	Line b from Line a	\$	0.00	\$	0.00
5	Interest, dividends, and royalties.		\$	0.00	\$	0.00
6	Pension and retirement income.		\$	0.00	\$	0.00
7	Any amounts paid by another person or entity, on a regular expenses of the debtor or the debtor's dependents, including purpose. Do not include alimony or separate maintenance padebtor's spouse. Each regular payment should be reported in a listed in Column A, do not report that payment in Column B.	\$	0.00	\$	0.00	
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8.  However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					
					•	

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		
	Debtor Spouse		
	a.	.00	\$ 0.00
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).  9,583	.34	\$ 0.00
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		9,583.34
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD		
12	Enter the amount from Line 11	\$	9,583.34
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.  a. \$ b. \$ c. \$ \$ c. \$ \$		
	Total and enter on Line 13	\$	0.00
14	Subtract Line 13 from Line 12 and enter the result.	\$	9,583.34
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$	115,000.08
16	<b>Applicable median family income.</b> Enter the median family income for applicable state and household size. (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	3	
	a. Enter debtor's state of residence: NY b. Enter debtor's household size: 4	\$	83,614.00
17	<ul> <li>Application of § 1325(b)(4). Check the applicable box and proceed as directed.</li> <li>□ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment top of page 1 of this statement and continue with this statement.</li> <li>■ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment at the top of page 1 of this statement and continue with this statement.</li> </ul>		
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME		
18	Enter the amount from Line 11.	\$	9,583.34
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.		
	b.		
	Total and enter on Line 19.	\$	0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$	9,583.34

21		lized current monthly inc	ome for § 1325(b)(3).	Multip	oly the a	mount from Line 2	0 by the number 12 and	¢.	445 000 00		
22	enter the result.  Applicable median family income. Enter the amount from Line 16.						\$	115,000.08			
		<u> </u>				P 1		\$	83,614.00		
23	■ The	<b>ation of § 1325(b)(3).</b> Che <b>amount on Line 21 is mo</b> 25(b)(3)" at the top of page	re than the amount on	Line	<b>22.</b> Ch	eck the box for "Di		ined	under §		
	☐ The		ermined under §								
		Part IV. C	ALCULATION (	OF I	EDU	CTIONS FRO	OM INCOME				
		Subpart A: D	eductions under Sta	ndar	ds of tl	ne Internal Reve	nue Service (IRS)				
24A	Enter in application bankru	al Standards: food, appar in Line 24A the "Total" ame able number of persons. (Total) ptcy court.) The applicable in federal income tax return	ount from IRS National his information is availa number of persons is the	Standable at the nur	ards for www.u	Allowable Living usdoj.gov/ust/ or from two all currently but would currently but the state of t	Expenses for the om the clerk of the e allowed as exemptions	\$	1,465.00		
24B	National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.										
	Perso	ns under 65 years of age		Pers	ons 65	years of age or old	er				
	a1.	Allowance per person	60	a2.	Allow	ance per person	144				
	b1.	Number of persons	4	b2.	Numb	er of persons	0				
	c1.	Subtotal	240.00	c2.	Subto	al	0.00	\$	240.00		
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.						is information is a family size consists of	\$	783.00		
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any										
		Average Monthly Payment home, if any, as stated in L	ine 47	y you	r	\$ Subtract Line h for	2,940.00	_			
	-	Net mortgage/rental expen				Subtract Line b from		\$	0.00		
26	25B do Standa	Standards: housing and uppers not accurately computered, enter any additional artion in the space below:	the allowance to which	you a	re entitl	ed under the IRS H	ousing and Utilities	\$	0.00		

4

	<b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.							
	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. $\square$ 0 $\square$ 1 $\square$ 2 or more.							
27A								
	If you checked 0, enter on Line 27A the "Public Transportation" amo Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a>	\$	684.00					
27B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that your public transportation expenses, enter on Line 27B the "Public To Standards: Transportation. (This amount is available at <a href="www.usdoj.gc">www.usdoj.gc</a> court.)	you are entitled to an additional deduction for ansportation" amount from the IRS Local	\$	0.00				
	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owner ownership/lease expense)							
	vehicles.) ■ 1 □ 2 or more.							
	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy							
28	Monthly Payments for any debts secured by Vehicle 1, as stated in Li							
	the result in Line 28. <b>Do not enter an amount less than zero.</b>							
	a. IRS Transportation Standards, Ownership Costs	\$ 517.00						
	Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 47	\$ 350.00						
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$	167.00				
29	the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lithe result in Line 29. <b>Do not enter an amount less than zero.</b>							
	a. IRS Transportation Standards, Ownership Costs	\$ 0.00						
	Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47	\$ 0.00						
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	0.00				
30	Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale	come taxes, self employment taxes, social	\$	2,150.36				
	Other Necessary Expenses: involuntary deductions for employment							
31	deductions that are required for your employment, such as mandatory uniform costs. <b>Do not include discretionary amounts, such as volu</b>	retirement contributions, union dues, and	\$	0.00				
32	Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. Do not include premiums for insurance any other form of insurance.		\$	25.50				
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not							
	include payments on past due obligations included in line 49.		\$	0.00				
34	the total average monthly amount that you actually expend for educat education that is required for a physically or mentally challenged dep	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education						
		r						
	providing similar services is available.  Other Necessary Expenses: childcare. Enter the total average mont	\$	0.00					

5

36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	\$ 0.00
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$ 0.00
38	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 24 through 37.	\$ 5,514.86
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24-37	
39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  a. Health Insurance \$ 552.76	
	b. Disability Insurance \$ 0.00	
	c. Health Savings Account \$ 0.00	
	Total and enter on Line 39	\$ 552.76
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:	
	\$	
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$ 0.00
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$ 0.00
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$ 0.00
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$ 0.00
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$ 0.00
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$ 65.00
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	\$ 617.76

			Subpart C: Deductions for De	bt P	ayment			
47	own, chec sche case,	, list the name of creditor, ident k whether the payment include duled as contractually due to ea	ns. For each of your debts that is secured tify the property securing the debt, state the staxes or insurance. The Average Month and Secured Creditor in the 60 months for ist additional entries on a separate page.	he Av lly Pa llowi	verage Monthly yment is the to ng the filing of	Payment, and tal of all amounts the bankruptcy		
	T dyn	Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance		
	a.	BSI Financial Services	17 Allegheny Dr West Farmingville, NY 11738	\$	2,940.00	■yes □no		
	b.	Capital One Auto Finance	2006 Nissan Armada	\$	350.00	□yes ■no		
				То	tal: Add Lines		\$	3,290.00
48	moto your payn sums	or vehicle, or other property new deduction 1/60th of any amount nents listed in Line 47, in orders in default that must be paid in following chart. If necessary, list	s. If any of debts listed in Line 47 are se cessary for your support or the support of the "cure amount") that you must pay to maintain possession of the property. To order to avoid repossession or foreclosus additional entries on a separate page.	f your the c The c	dependents, youreditor in additure amount works and total any	ou may include in ion to the uld include any v such amounts in		
	-	Name of Creditor	Property Securing the Debt  17 Allegheny Dr West		1/60th of t	he Cure Amount		
	a.	BSI Financial Services	Farmingville, NY 11738		\$	666.67	¢	666.67
						Total: Add Lines	\$	000.07
49	prior	rity tax, child support and alime	<b>claims.</b> Enter the total amount, divided lony claims, for which you were liable at the as those set out in Line 33.				\$	0.00
		pter 13 administrative expense.	ses. Multiply the amount in Line a by the	amou	unt in Line b, a	nd enter the		
50	a. b.	issued by the Executive Of information is available at the bankruptcy court.)	district as determined under schedules fice for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of	\$ x	al: Multiply Li	8.20	6	0.00
	c.		rative expense of chapter 13 case		ar: Mulupiy Lii	iles a and b	\$	
51	Tota	al Deductions for Debt Payme	<b>nt.</b> Enter the total of Lines 47 through 5	0.			\$	3,956.67
	1		<b>Subpart D: Total Deductions f</b>	rom	Income			
52	Tota	al of all deductions from incor	ne. Enter the total of Lines 38, 46, and 5	1.			\$	10,089.29
		Part V. DETERM	INATION OF DISPOSABLE I	NC	OME UNDI	ER § 1325(b)(2	3)	
53	Tota	al current monthly income. E	nter the amount from Line 20.				\$	9,583.34
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.					\$	0.00	
55	wage		Enter the monthly total of (a) all amount I retirement plans, as specified in § 541(b) cified in § 362(b)(19).				\$	0.00
56	Tota	al of all deductions allowed ur	nder § 707(b)(2). Enter the amount from	Line	52.		\$	10,089.29
L	1							

7

	Deduthere If ne prov				
57		Nature of special circumstances Amount of Expense			
	a.	\$			
	b.	\$			
	c.	\$			
		Total: Add	l Lines	\$	0.00
58	<b>Total adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 56, and 57 and enter the result.				10,089.29
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.			\$	-505.95
		Part VI. ADDITIONAL EXPENSE CLAI	MS		
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare				

**Other Expenses.** List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

60

61

	Expense Description	Monthly Amount
a.		\$
b.		\$
c.		\$
d.		\$
	Total: Add Lines a, b, c and d	\$

#### **Part VII. VERIFICATION**

I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)

Date: March 24, 2014 Signature: /s/ John Annunziata

John Annunziata (Debtor)

Date: March 24, 2014 Signature /s/ Tonilynn Annunziata

Tonilynn Annunziata

(Joint Debtor, if any)

Case 8-14-71189-ast Doc 1 Filed 03/24/14 Entered 03/24/14 11:36:59

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

# STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

<b>DEBTOR(S):</b>	Tonilynn An	nunziata			CASE NO.:.	8-12-76944	
Pursuant to concerning Related	Local Bankru Cases, to the p	ptcy Rule 1073 etitioner's best	3-2(b), the d knowledge,	lebtor (or any other p, information and beli	<i>etitioner)</i> hereby ma ef:	akes the following disclosure	
was pending at any spouses or ex-spous partnership and one	time within eig ses; (iii) are affi or more of its days of the cor	tht years before iliates, as defin general partner mmencement o	e the filing of ed in 11 U.S rs; (vi) are p f either of th	of the new petition, an S.C. § 101(2); (iv) are partnerships which sha	d the debtors in such e general partners in are one or more com	LBR 1073-2 if the earlier case h cases: (i) are the same; (ii) are the same partnership; (v) are a amon general partners; or (vii) rty that was or is included in the	
☐ NO RELATED	CASE IS PEN	DING OR HA	S BEEN PE	ENDING AT ANY TI	ME.		
THE FOLLOW	ING RELATE	D CASE(S) IS	PENDING	OR HAS BEEN PEN	NDING:		
1. CASE NO.: <b>8-</b>	<b>12-76944</b> Л	JDGE: Alan S	. Trust	DISTRICT/DIVIS	SION: Eastern Dis	trict	
CASE STILL PEN	DING (Y/N):	N	[If clos	sed] Date of closing:_	2/20/14		
CURRENT STAT	US OF RELAT	ED CASE: <u>D</u>		scharged/awaiting dis	charge, confirmed,	dismissed, etc.)	
MANNER IN WH	ICH CASES A	RE RELATED	(Refer to N	NOTE above): Prio	r Filing 11/30/2012		
REAL PROPERTY SCHEDULE "A" C				A" ("REAL PROPER	TY") WHICH WAS	S ALSO LISTED IN	
2. CASE NO.:	JUDGE:_	DISTRI	CT/DIVISI	ON:			
				sed] Date of closing:_			
CURRENT STAT	US OF RELAT	ED CASE: _		scharged/awaiting dis			
MANNER IN WH	ICH CASES A	RE RELATED	(Refer to N	NOTE above):			_
REAL PROPERTY SCHEDULE "A" C			HEDULE "A -	A" ("REAL PROPER	TY") WHICH WAS	S ALSO LISTED IN	
3. CASE NO.:	JUDGE:_	DISTRI	CT/DIVISI	ON:			
CASE STILL PEN	DING (Y/N):_		[If clos	sed] Date of closing:_			

DISCLOSURE OF RELATED CASES (cont'd)			
DISCLOSURE OF RELATED CASES (contd)			
CURRENT STATUS OF RELATED CASE: (Discharged	l/awaiting discharge, confirmed, dismissed, etc.)		
(Discharged	vawarung discharge, commined, dismissed, etc.)		
MANNER IN WHICH CASES ARE RELATED (Refer to NOTE ab	pove):		
REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("RE SCHEDULE "A" OF RELATED CASE:	AL PROPERTY") WHICH WAS ALSO LISTED IN		
<i>NOTE:</i> Pursuant to 11 U.S.C. § 109(g), certain individuals who have be eligible to be debtors. Such an individual will be required to file a			
TO BE COMPLETED BY DEBTOR/PETITIONER'S ATTORNEY	, AS APPLICABLE:		
I am admitted to practice in the Eastern District of New York $(Y/N)$ :	<u>Y</u>		
CERTIFICATION (to be signed by pro se debtor/petitioner or debtor	r/petitioner's attorney, as applicable):		
I certify under penalty of perjury that the within bankruptcy case is no as indicated elsewhere on this form.	ot related to any case now pending or pending at any time, except		
Richard Jacoby, Esq. Signature of Debtor's Attorney Jacoby & Jacoby, Attorneys At Law 1737 North Ocean Avenue	Signature of Pro Se Debtor/Petitioner		
Medford, NY 11763 631-289-4600	Signature of Pro Se Joint Debtor/Petitioner		
	Mailing Address of Debtor/Petitioner		
	City, State, Zip Code		
Failure to fully and truthfully provide all information required by the other petitioner and their attorney to appropriate sanctions, including	· · ·		

F dismissal of the case with prejudice.

NOTE: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

USBC-17

Rev.8/11/2009